

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Karen Dobry and
Jami Blankenship**

Debtor(s).

)
) **Case No. 22-10135-JAD**
)
) **Chapter 13**
)
X

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☒ Chapter 13 Plan dated:
April 6, 2022

☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1225 effective 4/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least _____ months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
*Rocket Mortgage CL. 6
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☐ K. Additional Terms and Conditions:
-

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: October 12, 2022


dak
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Karen L. Dobry
Jami M. Blankenship
Debtors

Case No. 22-10135-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Oct 12, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Karen L. Dobry, Jami M. Blankenship, 1101 W 11th Street, Erie, PA 16502-1146
15466539	+ Aaron Susmarski & Richard Ferretti, 1858 West Grandview Blvd, Erie, PA 16509-1025
15466553	+ Klarna Inc, Attn Klarna Credit, Dallas, TX 75320-0001
15466554	+ Lecom Senior Living Center, 5535 Peach Street, Erie, PA 16509-2603
15466558	+ PPL Electric Utilities, 1801 Brookwood Street, Harrisburg, PA 17104-2245

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 13 2022 00:58:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466540	+ Email/Text: backoffice@affirm.com	Oct 13 2022 00:56:00	Affirm, 650 California St, Floor 12, San Francisco, CA 94108-2716
15466541	+ Email/Text: backoffice@affirm.com	Oct 13 2022 00:56:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15466542	+ Email/Text: bk@avant.com	Oct 13 2022 00:56:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15483121	+ Email/Text: BKRMailOps@weltman.com	Oct 13 2022 00:56:00	Byrider Finance, LLC DBA CNAC, c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15466543	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2022 00:58:24	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15482139	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2022 00:58:39	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15466544	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2022 00:58:39	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15466545	+ Email/Text: bankruptcy@jdbyrider.com	Oct 13 2022 00:56:00	Car Now Acceptance Company, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15466546	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:27	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15466547	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:27	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15466548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2022 00:56:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy,

District/off: 0315-1

User: auto

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			Po Box 182125, Columbus, OH 43218-2125
15466549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2022 00:56:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466550	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2022 00:56:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15469511	Email/Text: mrdiscen@discover.com	Oct 13 2022 00:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15466551	+ Email/Text: mrdiscen@discover.com	Oct 13 2022 00:56:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15466552	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 13 2022 00:56:00	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15484254	Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2022 00:58:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15466555	+ Email/Text: unger@members1st.org	Oct 13 2022 00:56:00	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
15478443	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2022 00:56:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15480287	Email/Text: perituspendrick@perituservices.com	Oct 13 2022 00:56:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15466556	Email/Text: info@phoenixfinancialsvcs.com	Oct 13 2022 00:55:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15466557	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2022 00:58:42	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15486894	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2022 00:58:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15484167	Email/Text: bnc-quantum@quantum3group.com	Oct 13 2022 00:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15484166	Email/Text: bnc-quantum@quantum3group.com	Oct 13 2022 00:56:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15466559	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 13 2022 00:56:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15471847	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 13 2022 00:56:00	Rocket Mortgage, LLC fka Quicken Loans, LLC fka Qu, 635 Woodward Avenue, Detroit MI 48226-3408
15466912	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15466560	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:23	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466561	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:23	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15484396	+ Email/Text: bncmail@w-legal.com	Oct 13 2022 00:56:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15466562	+ Email/Text: bncmail@w-legal.com	Oct 13 2022 00:56:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15474037	^ MEBN	Oct 13 2022 00:53:53	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15466563	^ MEBN	Oct 13 2022 00:53:04	UPMC Health Services, PO Box 371472,

District/off: 0315-1

User: auto

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Pittsburgh, PA 15250-7472

15471017 ^ MEBN

Oct 13 2022 00:53:24

UPMC PHYSICIAN SERVICES, PO BOX 1123,
MINNEAPOLIS, MN 55440-1123

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC dba CNAC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15466564	*+	Aaron Susmarski & Richard Ferretti, 1858 West Grandview Blvd, Erie, PA 16509-1025
15466565	*+	Affirm, 650 California St, Floor 12, San Francisco, CA 94108-2716
15466566	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15466567	*+	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15466568	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15466569	*+	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15466570	*+	Car Now Acceptance Company, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15466571	*	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15466572	*+	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15466573	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466574	*+	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15466575	*+	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15466576	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15466577	*+	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15466578	*+	Klarna Inc, Attn Klarna Credit, Dallas, TX 75320-0001
15466579	*+	Lecom Senior Living Center, 5535 Peach Street, Erie, PA 16509-2603
15466580	*+	Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
15466581	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15466582	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15466583	*+	PPL Electric Utilities, 1801 Brookwood Street, Harrisburg, PA 17104-2245
15466584	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15466585	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466586	*+	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15466587	*+	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15466588	*+	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 2 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

District/off: 0315-1

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Karen L. Dobry rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Jami M. Blankenship rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Joint Debtor Jami M. Blankenship richard@seelingerlaw.com rjb8181@gmail.com
Richard J. Bedford	on behalf of Debtor Karen L. Dobry richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8